

Amendments to the Claims:

Please cancel Claim 5 and amend Claims 1 and 10 as indicated in the following listing of claims, which replaces all prior versions and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) A stored-value card system, which comprises:
a card issued by a card issuing institution;
a card identifier associated with said card and assigned thereto by the issuing institution;
a reloadable value associated with said card and credited to the card by the issuing institution;
a sub-account associated with said card and identified by the card identifier; and
a host computer communicatively connected with computational devices at point-of-sale establishments, the host computer having programming instructions to:
authorize a purchase made by presenting said card at one of the point-of-sale establishments and debit a cost of the purchase from the said sub-account; **and**
authorize redemption of a balance of the sub-account in the form of a negotiable instrument payable to a holder of the sub-account;
prohibit said reloadable value from being redeemed directly for cash.

2. (Canceled).

3. (Previously Presented) The system according to claim 1 wherein the instructions to authorize redemption of the balance of the sub-account comprise instructions to authorize redemption of the balance of the sub-account in the form of a money order.

4. – 5. (Canceled).

6. (Previously Presented) The system according to claim 1 wherein the card identifier is printed on the card and selectively concealed by a removable concealing strip attached to the card.

7. (Previously Presented) The system according to claim 1 wherein said card includes a magnetic strip, the card identifier being encoded on the magnetic strip.

8. (Previously Presented) The system according to claim 1 wherein said card identifier is adapted to be read by a reader at the point-of-sale retail establishment.

9. (Previously Presented) The system according to claim 8 wherein said reader is in communication with a network comprising multiple point-of-sale establishments which accept said card for the purchase of goods and services.

10. (Currently Amended) A method of purchasing goods and services in transactions utilizing value-added cards, which method comprises the steps of:

issuing a plurality of said cards to a point-of-sale retail establishment;

pre-assigning sub-account identifiers to said cards;

crediting the sub-accounts associated with said cards with initial reloadable values;

debiting a respective sub-account by respective amounts in response to one or more purchases made with a respective one of said cards at a merchant; and

issuing an instruction to generate a negotiable instrument payable of a balance of the respective sub-account to a holder of the respective sub-account in response to a request to redeem the respective one of the cards by said holder, wherein the balance is a difference

between the values credited to the respective sub-account and the amounts debited from the respective sub-account; and

prohibiting said reloadable values from being redeemed directly for cash.

11. (Previously Presented) The method of claim 10, which includes the additional step of reloading said respective one of the cards in response to a purchase of additional values by said holder, by crediting said respective sub-account.

12. (Previously Presented) The method according to claim 11, wherein crediting the sub-accounts comprises crediting the sub-accounts associated with said cards with identical predetermined amounts.

13. (Canceled).

14. (Previously Presented) The method of claim 10, wherein the negotiable instrument comprises a money order.

15. (Previously Presented) The method according to claim 10, wherein the respective one of said cards includes a numerical identifier corresponding to said respective sub-account.

16. (Previously Presented) The method according to claim 15, wherein the numerical identifier is concealed prior to delivery of the respective one of the cards to said holder.

17. (Previously Presented) The method of claim 10, which includes the additional steps of:

receiving a request for authorization of a transaction to support the purchase, including an amount of the transaction and the sub-account identifier corresponding to the respective sub-account; and

authorizing the transaction if sufficient funds are available to be debited from the respective sub-account.

18. (Previously Presented) The method of claim 17, wherein the request was generated by a first computational device at the merchant and received by a second computational device linked to the first computational device.

19. (Previously Presented) The method of claim 10, wherein the respective one of said cards includes a magnetic strip, the method further comprising encoding the sub-account identifier for the respective sub-account on the magnetic strip.

20. (Canceled)

21. (Previously Presented) The method according to claim 11, wherein reloading said respective one of the cards comprises crediting the respective sub-account with one of a plurality of predetermined incremental amounts.

22. (Previously Presented) The method of claim 19, which includes the additional steps of:

receiving a request for authorization of a transaction to support the purchase, including an amount of the transaction and the sub-account identifier; and

authorizing the transaction if sufficient funds are available to be debited from the respective sub-account.

23. (Previously Presented) The method of claim 22, wherein the request was generated by a first computational device adapted to read the sub-account identifier from the magnetic strip, and received by a second computational device linked to the first computational device.